Changes to your Unum benefits



Myers Industries' current voluntary Unum plans will be replaced with a new enhanced plan design effective 1/1/2027. These enhanced benefits will offer more coverage, additional covered conditions and more attractive rates for most employees. This document is an overview of your benefit plan changes; for full details, please reach out to a plan administrator.

Critical Illness

If you're diagnosed with an illness that is covered by this insurance, you can receive a lump-sum benefit payment. You can use the money however you want. Even after you receive a payout for one covered condition, you're still covered for the remaining conditions. Diagnoses must be at least 180 days apart or the conditions can't be related to each other.

Current plan:

- Benefit for employees: $1,000 increments from $5,000-$50,000
- $1,000 increments from $5,000-$30,000 for spouses
- Children to age 26 are automatically covered at 25% of employee coverage amount
- $75 Wellness Benefit for qualified health screenings
- Benefit reduces to 50% at age 70
- No pre-existing condition provision

New offering:

- Choice of $10,000, $20,000 or $30,000 benefit for employees
- Spouses may elect 50% of employee coverage
- Children to age 26 are automatically covered at 50% of employee coverage amount
- $75 Wellness Benefit for qualified health screenings
- No benefit reductions
- No pre-existing condition provision
- Includes coverage for progressive diseases
- Improved policy provisions
- 100% reoccurrence benefit

Covered conditions comparison

	Current plan	New offering
Cancer	100% (25% -carcinoma in situ)	Invasive cancer (including all breast cancer) 100% Non-invasive cancer 25% Skin cancer $500
Coma	100%	100%
Stroke or heart attack	100%	100%
Infectious disease	None	25%
Dementia	None	100% (Including Alzheimer's disease)
Parkinson's disease	None	100%

Please refer to the policy/certificate for complete definitions of covered conditions.

Accident

Accident Insurance provides a set benefit amount based on the type of injury you have and the type of treatment you need. Coverage includes a range of incidents, from common injuries to more serious events. It can help you with out-of-pocket costs that your medical plan doesn't cover. You'll have base coverage with no medical underwriting to qualify for coverage.

Schedule of benefits comparison		
	Current plan	**New offering**
Plan type	On/Off Job	On/Off Job
Hospital admission	General: $1,000	General: $1,500
	ICU: $1,500	ICU: $1,500
Daily stay	$200	$400
Ambulance	Ground: $400	Ground: $500
	Air: $1,500	Air: $1,500
Burns	Up to $10,000	Up to $20,000
Concussion	$150	$500
Emergency room	$150	$250
Lodging	$150 per night	$250 per night
Coma	$10,000	$20,000
Therapy services	$25; 10 visits	$30; 15 visits
Wellness Benefit	None	$50

Monthly Rate comparison		
	Current	**New**
Employee only	$14.78	$7.37
Employee + spouse	$23.29	$12.91
Employee + child(ren)	$27.12	$15.52
Family	$35.63	$21.06

Hospital

Hospital Insurance helps covered employees and their families cope with the financial impacts of a hospitalization. You can receive benefits when you're admitted to the hospital for a covered accident, illness or childbirth. The money is payable directly to you — not to a hospital or care provider.

Schedule of benefits comparison		
	Current plan	**New offering**
Issue age + Rates	EE + SP: rates increase by age CH: 0 to 26	EE + SP: flat rates CH: 0 to 26
HSA compatible	Yes	Yes
Pre-existing condition provision	None	None
Wellness Benefit	$50	$50
Hospital admission	$1,000	$1,000
Daily hospital confinement	$100 (15 days)	$100 (365 days)

EE = Employee, SP = Spouse, CH = Child

Monthly Rate comparison		
	Current	**New**
Employee only	$17.41	$8.54
Employee + spouse	$30.18	$18.82
Employee + child(ren)	$24.64	$12.59
Family	$37.41	$22.87

Be Well Benefit
Unum will pay Be Well benefits for all eligible policies according to policy terms.

Group Critical Illness Insurance
Active employment
You are considered in active employment if, on the day you apply for coverage, you are being paid regularly for the required 20 hours each week and you are performing the material and substantial duties of your regular occupation. Insurance coverage will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective. New employees may have a waiting period to be eligible for coverage.
Please contact your plan administrator to confirm your eligibility date. If enrolling, and eligible for Medicare (age 65+; or disabled) the Guide to Health Insurance for People with Medicare is available at https://www.medicare.gov/publications/02110-choosing-a-medigap-policy-a-guide-to-health-insurance-for-people-with-medicare.pdf

Exclusions and limitations
We will not pay benefits for a claim that is caused by, contributed to by, or occurs as a result of any of the following:
• committing or attempting to commit a felony;
• being engaged in an illegal occupation or activity;
• injuring oneself intentionally or attempting or committing suicide, whether sane or not;
• active participation in a riot, insurrection, or terrorist activity. This does not include civil commotion or disorder, injury as an innocent bystander, or injury for self-defense;
• participating in war or any act of war, whether declared or undeclared;
• combat or training for combat while serving in the armed forces of any nation or authority, including the National Guard, or similar government organizations;
• voluntary use of or treatment for voluntary use of any prescription or non-prescription drug, alcohol,poison, fume, or other chemical substance unless taken as prescribed or directed by the Insured's Physician;
• being intoxicated;
• and a Covered Loss that occurs while an Insured is legally incarcerated in a penal or correctional institution.
Additionally, no benefits will be paid for a Covered Loss that occurs prior to the Coverage Effective Date.

Continuity of coverage
We will provide coverage for an Insured if the Insured was covered by a similar prior policy on the day before the Policy Effective Date.
Coverage is subject to payment of premium and all other terms of the certificate. If an employee is on a temporary Layoff or Leave of Absence on the Policy Effective Date of this certificate, we will consider your temporary Layoff or Leave of Absence to have started on that date and coverage will continue for the period provided temporary Layoff or Leave of Absence under Continuation of your Coverage During Extended Absences in the certificate.
If you have not returned to Active Employment before any Insured's Date of Diagnosis, any benefits payable will be limited to what would have been paid by the prior carrier. Covered Loss must be after the coverage effective date

End of employee coverage
If you choose to cancel your coverage your coverage ends on the first of the month following the date you provide notification to your employer. Otherwise, your coverage ends on the earliest of the: date this policy is canceled by Unum or your employer; date you are no longer in an eligible group; date your eligible group is no longer covered; date of your death; last day of the period any required premium contributions are made; or last day you are in active employment.
However, as long as premium is paid as required, coverage will continue while benefits are being paid or in accordance with the Continuation of your Coverage during Absences provision.
Unum will provide coverage for a payable claim that occurs while you are covered under this certificate.
The definition of hospital does not include certain facilities. See your contract for details.
Unum complies with applicable civil union and domestic partner laws.

Group Accident Insurance
Active employment
You are considered in active employment if, on the day you apply for coverage, you are being paid regularly for the required 20 hours each week and you are performing the material and substantial duties of your regular occupation. Insurance coverage will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective. New employees may have a waiting period to be eligible for coverage.
Please contact your plan administrator to confirm your eligibility date.
If enrolling, and eligible for Medicare (age 65+; or disabled) the Guide to Health Insurance for People with Medicare is available at https://www.medicare.gov/publications/02110-choosing-a-medigap-policy-a-guide-to-health-insurance-for-people-with-medicare.pdf.
Effective date of coverage
Coverage becomes effective on the first day of the month in which payroll deductions begin.

Exclusions and limitations
We will not pay benefits for a claim that is caused by, contributed to by, or occurs as the result any of the following:
• committing or attempting to commit a felony;
• being engaged in an illegal occupation or activity;
• injuring oneself intentionally or attempting or committing suicide, whether sane or not;
• active participation in a riot, insurrection, or terrorist activity. This does not include civil commotion or disorder, Injury as an innocent bystander, or Injury for self-defense;
• participating in war or any act of war, whether declared or undeclared;
• combat or training for combat while serving in the armed forces of any nation or authority, including the National Guard, or similar government organizations;
• a Covered Loss that occurs while an Insured is legally incarcerated in a penal or correctional institution;
• elective procedures, cosmetic surgery, or reconstructive surgery unless it is a result of trauma, infection, or other diseases;
• any Sickness, bodily infirmity, or other abnormal physical condition or Mental or Nervous Disorders, including diagnosis, treatment, or surgery for it;
• Infection. This exclusion does not apply when the infection is due directly to a cut or wound sustained in a Covered Accident;
• experimental or investigational procedures;
• operating any motorized vehicle while intoxicated;
• operating, learning to operate, serving as a crew member of any aircraft or hot air balloon, including those which are not motor-driven, unless flying as a fare paying passenger;
• jumping, parachuting, or falling from any aircraft or hot air balloon, including those which are not motor driven;
• travel or flight in any aircraft or hot air balloon, including those which are not motor-driven, if it is being used for testing or experimental purposes, used by or for any military authority, or used for travel beyond the earth's atmosphere;#practicing for or participating in any semi-professional or professional competitive athletic contests for which any type of compensation or remuneration is received;
• riding or driving an air, land or water vehicle in a race, speed or endurance contest; and
• engaging in hang-gliding, bungee jumping, sail gliding, parasailing, parakiting, or BASE jumping.
The Accidental Death and Dismemberment Benefits are also subject to the following Exclusions.
We will not pay benefits for a claim that is caused by, contributed to by, or resulting from any of the following:
• being intoxicated; and
• voluntary use of or treatment for voluntary use of any prescription or non-prescription drug, intoxicant, poison, fume, or other chemical substance unless taken as prescribed or directed by the Insured's Physician.
Additionally, no benefits will be paid for a Covered Loss that occurs prior to the Coverage Effective Date.

End of Coverage
If you choose to cancel your coverage your coverage ends on the first of the month following the date you provide notification to your employer. Otherwise, your coverage ends on the earliest of the:
• the date this policy is canceled by Unum or your employer;
• the date you are no longer in an eligible group;
• the date your eligible group is no longer covered;
• the date of your death;
• the last day of the period any required premium contributions are made;
• the last day you are in active employment. However, as long as premium is paid as required, coverage will continue
• in accordance with the Continuation of your Coverage during Absences provision; or
• if you elect to continue coverage for you, your Spouse, and Children under Portability of Accident Insurance.
We will provide coverage for a Payable Claim that occurs while you are covered under this certificate.



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Group Hospital Insurance
Active employment
You are considered in active employment if, on the day you apply for coverage, you are being paid regularly for the required 20 hours each week and you are performing the material and substantial duties of your regular occupation. Insurance coverage will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective. New employees may have a waiting period to be eligible for coverage. Please contact your plan administrator to confirm your eligibility date.

Continuity of coverage
We will provide coverage for an Insured if the Insured was covered by a similar prior policy on the day before the Policy Effective Date of this certificate.
Coverage is subject to payment of premium and all other terms of the certificate. If an employee is on a temporary Layoff or Leave of Absence on the Policy Effective Date of this certificate, we will consider your temporary Layoff or Leave of Absence to have started on that date and coverage will continue for the period provided temporary Layoff or Leave of Absence under Continuation of your Coverage During Extended Absences in the certificate. If you have not returned to Active Employment before any Insured's covered loss, any benefits payable will be limited to what would have been paid by the prior carrier.

Childbirth Limitation
We will pay benefits due to Childbirth for any Insured within the first 270 days and thereafter, after the Insured's Coverage Effective Date.
Childbirth or Complications of Pregnancy will be covered to the same extent as any other Covered Sickness.

Exclusions and limitations
We will not pay benefits for a claim that is caused by, contributed to by, or resulting from any of the following:
- committing or attempting to commit a felony;
- being engaged in an illegal occupation or activity;
- injuring oneself intentionally or attempting or committing suicide, whether sane or not;
- active participation in a riot, insurrection, or terrorist activity. This does not include civil commotion or disorder, Injury as an innocent bystander, or Injury for self-defense;
- participating in war or any act of war, whether declared or undeclared;
- Combat or training for combat while serving in the armed forces of any nation or authority, including the National Guard, or similar government organizations;
- being intoxicated;
- a Covered Loss that occurs while an Insured is legally incarcerated in a penal or correctional institution;
- elective procedures, cosmetic surgery, or reconstructive surgery unless it is a result of organ donation, trauma, infection, or other diseases;
- treatment for dental care or dental procedures, unless treatment is the result of a Covered Accident;
- any Admission or Daily Stay of a newborn Child immediately following Childbirth unless the newborn is Injured or Sick;
- voluntary use of or treatment for voluntary use of any prescription or non-prescription drug, alcohol, poison, fume, or other chemical substance unless taken as prescribed or directed by the Insured's Physician; and
- Mental or Nervous Disorders. This exclusion does not include dementia if it is a result of:
- stroke, Alzheimer's disease, trauma, viral infection; or
- other conditions which are not usually treated by a mental health provider or other qualified provider using psychotherapy, psychotropic drugs, or other similar methods of treatment.

Additionally, no benefits will be paid for a Covered Loss that occurs prior to the Coverage Effective Date.
The definition of hospital does not include certain facilities. See your contract for details.

End of employee coverage
If you choose to cancel your coverage under this certificate, your coverage will end on the first of the month following the date you provide notification to your Employer.
Otherwise, your coverage under this certificate ends on the earliest of:
- the date the Policy is cancelled by us or your Employer;
- the date you are no longer in an Eligible Group;
- the date your Eligible Group is no longer covered;
- the date of your death;
- the last day of the period any required premium contributions are made; or
- the last day you are in Active Employment.

IHowever, as long as premium is paid as required, coverage will continue in accordance with the Continuation of your Coverage During Absences provision or if you elect to continue coverage for you under Portability of Hospital Indemnity Insurance.
We will provide coverage for a Payable Claim that occurs while you are covered under this certificate.

THE CRITICAL ILLNESS, ACCIDENT AND HOSPITAL INSURANCE POLICIES PROVIDE LIMITED BENEFITS
Unum complies with applicable civil union and domestic partner laws.

The coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for this coverage. This information is not intended to be a complete description of the insurance coverage available.
The policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability,please refer to:
Critical Illness Insurance: Certificate Form UIC-GCIC16-2 and Policy Form UIC-GCIP16-2 or contact your Unum representative
Accident Insurance: Certificate form GAC16-2-OH and Policy Form GAP16-1 et al. or contact your Unum representative.
Hospital Insurance: Certificate Form GHIC16-1 and Policy Form GHIP16-1 or contact your Unum representative.

Critical Illness, Accident and Hospital Insurance policies are underwritten by Unum Insurance Company, Portland, Maine

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